

BENEFITS FOR FORMER SPOUSES

COMPARISON OF SPOUSE EQUITY AND TCC

| | SPOUSE EQUITY | TCC |
|---------------------------------|---|--|
| ELIGIBILITY | <ol style="list-style-type: none"> 1. Divorce must occur during spouse's employment or receipt of annuity 2. Must be covered as a family member at least 1 day during the 18 months before marriage ends 3. Must be entitled to a portion of annuity or survivor annuity 4. Must not have remarried before age 55 | Must be covered as a family member at the time of the divorce or annulment |
| TIME LIMIT FOR APPLYING | Within 60 days after marriage ends or 60 days of retirement system's notice of eligibility | Within 60 days of employing office's notice |
| TIME LIMIT FOR ENROLLING | None. Can enroll at any time after eligibility is established (as long as the application was on time) | Same as time limit for applying. It's all one step. |
| EFFECTIVE DATE | Prospective - the first day of the pay period after the employing office determines eligibility and the former spouse submits SF 2809 | Retroactive to the end of the 31-day extension of coverage |
| HOW LONG IT LASTS | Indefinitely - as long as the former spouse remains eligible and pays the premiums | 36 months |
| PREMIUMS | Full premium (no Government contribution) | Full premium (no Government contribution) - plus 2% administrative fee |